



09-20-02

MRZ 8980  
PATENT

2761  
2161  
Alicia Lewis  
#11 1/2 / Appl  
Response  
10-10-02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of David C. Carrithers et al. Art Unit 2761  
Serial No. 09/399,597  
Filed September 20, 1999  
For DEBIT CARD SYSTEM AND METHOD FOR IMPLEMENTING INCENTIVE  
AWARD PROGRAM

September 19, 2002

RESPONSE TO OFFICE ACTION MAILED FEBRUARY 21, 2002

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Technology Center 2100

TO THE ASSISTANT COMMISSIONER FOR PATENTS,  
SIR:

The following responds to the Office action mailed February 21, 2002. A request for a Continuing Prosecution Application (CPA) was filed in this case on August 21, 2002, thereby extending the time for responding to the Office action. Please consider the following in response to the Office action mailed February 21, 2002 prior to issuing a further Office action.

REMARKS

Claims 1-28 are presented for further examination.

Applicants thank the Examiner for interviewing the undersigned attorney. Applicants' note that, as a result of the interview, it was agreed that at least the combination of subparagraphs d-f of claim 1 are unique and distinguished over the prior art. The following remarks are consistent with and summarize the arguments presented during the interview. The following remarks will follow the sequence of the Office action (the numerals at the beginning of the paragraphs refer to the numbered paragraphs of the Office action).

3. Claims 1, 4, 5, 7, 9, 11, 12, 14, 15, 19, 21-23 and 26 stand rejected under 35 USC 103(a) as unpatentable over Akel in view of Ray and Lalonde. Applicants disagree. Akel is the primary reference and fails to teach a system/method including authorized merchants and unauthorized merchants as recited by the